

**Information to identify the case:**

Debtor 1	<u>Edna C. Saunders</u>	Social Security number or ITIN	xxx-xx-0751
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 21-11628-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Edna C. Saunders  
aka Edna C H Saunders, aka Edna  
Harris-Saunders

6/11/21

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Edna C. Saunders  
Debtor

Case No. 21-11628-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jun 11, 2021

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2021:

Recip ID	Recipient Name and Address
db	+ Edna C. Saunders, 211 Curlew Lane, Mount Holly, NJ 08060-1020
519125873	+ Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
519125875	+ Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201, Lancaster, PA 17601-4890
519125876	+ Arcadia Recovery Bureau, LLC, PO Box 70256, Philadelphia, PA 19176-0256
519125878	+ Constellation New Energy - Gas Division, PO Box 5471, Carol Stream, IL 60197-5471
519125879	+ Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-0001
519125882	+ Emrg Phy Assoc of S Jersey, PC, PO Box 740021, Cincinnati, OH 45274-0021
519125884	+ Encore Receivable Management, Inc., PO Box 3330, Olathe, KS 66063-3330
519125885	+ Eos Cca, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
519125886	+ Granite State Management & Resources, PO Box 3420, Concord, NH 03302-3420
519125887	+ Larchmont Imaging Associates, PO Box 448, Hainesport, NJ 08036-0448
519125893	+ Mullooly, Jeffrey, Rooney & Flynn LLP, PO Box 9036, Syosset, NY 11791-9036
519125896	+ NMAC, Attn: Bankruptcy, Po Box 660366, Dallas, TX 75266-0366
519125894	+ New Hampshire Higher Ed/Granite State Ma, Attn: Bankruptcy, Po Box 2097, Concord, NH 03302-2097
519125899	+ Pressler, Felt & Warshaw, LLC, 7 Entin Road, Parsippany, NJ 07054-5020
519125901	+ Radius Global Solutions, LLC, PO Box 390846, Minneapolis, MN 55439-0846
519125906	+ U.S. Department of Education, PO Box 105081, Atlanta, GA 30348-5081

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QDESTRAFFI.COM	Jun 12 2021 00:43:00	Daniel E. Straffi, Straffi & Straffi, LLC, 670 Commons Way, Toms River, NJ 08755-6431
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 11 2021 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 11 2021 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519125881	+ EDI: DISCOVER.COM	Jun 12 2021 00:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519125877	EDI: JPMORGANCHASE	Jun 12 2021 00:43:00	Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
519125888	Email/Text: camanagement@mtb.com	Jun 11 2021 21:03:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
519125889	+ EDI: MID8.COM	Jun 12 2021 00:43:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
519125890	+ EDI: AISMIDFIRST	Jun 12 2021 00:43:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
519125892	+ Email/Text: maureen@MHMUA.COM	Jun 11 2021 21:05:00	Mt. Holly Municipal Utilities Authority, PO Box

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519125897	EDI: PRA.COM		486, Mount Holly, NJ 08060-0486
		Jun 12 2021 00:43:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519125902	+ EDI: DRIV.COM		
		Jun 12 2021 00:43:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
519125903	+ EDI: RMSC.COM		
		Jun 12 2021 00:43:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
519127122	+ EDI: RMSC.COM		
		Jun 12 2021 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519125907	+ EDI: VERIZONCOMB.COM		
		Jun 12 2021 00:43:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225
519125908	EDI: WFFC.COM		
		Jun 12 2021 00:43:00	Wells Fargo, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306
TOTAL: 15			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519125874	*+	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
519125880	*+	Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-0001
519125883	*+	Emrg Phy Assoc of S Jersey, PC, PO Box 740021, Cincinnati, OH 45274-0021
519125891	*+	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
519125895	*+	New Hampshire Higher Ed/Granite State Ma, Attn: Bankruptcy, Po Box 2097, Concord, NH 03302-2097
519125898	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519125900	*+	Pressler, Felt & Warshaw, LLC, 7 Entin Road, Parsippany, NJ 07054-5020
519125904	*+	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
519125905	*+	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

TOTAL: 0 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2021 at the address(es) listed below:

Name	Email Address
Daniel E. Straffi	bktrustee@straffilaw.com G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.axosfs.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

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Lee Martin Perlman

on behalf of Debtor Edna C. Saunders [ecf@newjerseybankruptcy.com](mailto:ecf@newjerseybankruptcy.com)  
[mcdoherty@ecf.courtdrive.com](mailto:mcdoherty@ecf.courtdrive.com); [hspivak@ecf.courtdrive.com](mailto:hspivak@ecf.courtdrive.com)

U.S. Trustee

[USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 4